

Information to identify the case:

Debtor 1 Matthew J Bullman
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6122**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **17-12122-KHK**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Matthew J Bullman

September 27, 2017

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Matthew J Bullman
 Debtor

Case No. 17-12122-KHK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: chandlerk
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Sep 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2017.

db
 13944944 +Matthew J Bullman, 3324 Stone Heather Ct., Herndon, VA 20171-4020
 13944946 Bethesda Dermatopathology Lab, 1730 Elton Rd Suite 11, Silver Spring, MD 20903-5724
 13944947 +DiPetro Domestic Relations Law, 1660 International Dr., Suite 470, Mc Lean, VA 22102-4855
 13944948 Fair Oaks Emergency Phys, PO Box 94103, Oklahoma City, OK 73143-4103
 13944948 +Fox Mill Family Practice, PO Box 14000, Belfast, ME 04915-4033
 13944949 +Midland Funding LLC, P.O. Box 2001, Warren, MI 48090-2001
 13944950 +Powell Piper Radomsky, 11350 Random Hills Road, Suite 420, Fairfax, VA 22030-6044
 13944951 +Rachael Bullman, 3230 Tranquility Lane, Herndon, VA 20171-4003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13944941 +E-mail/Text: BANKRUPTCY@INOVA.ORG Sep 28 2017 01:59:31 AMCB, 2990 Telstar Ct.,
 Falls Church, VA 22042-1211
 13944940 +EDI: ALLIANCEONE.COM Sep 28 2017 01:48:00 AllianceOne Rec Mgmt,
 4850 Street Rd., Suite 300, Feasterville Trevose, PA 19053-6643
 13944942 E-mail/Text: ACF-EBN@acf-inc.com Sep 28 2017 01:59:04 Atlantic Credit & Finance Inc.,
 PO Box 13386, Roanoke, VA 24033-3386
 13944943 +EDI: BANKAMER.COM Sep 28 2017 01:48:00 Bank of America, 7105 Corporate Dr,
 Plano, TX 75024-4100
 13944945 EDI: CAPITALONE.COM Sep 28 2017 01:48:00 Capital One Bank, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 13944952 +E-mail/Text: bankruptcydepartment@tsico.com Sep 28 2017 02:00:13 Transworld Systems, Inc,
 507 Prudential Rd, Horsham, PA 19044-2308
 13944953 EDI: URSI.COM Sep 28 2017 01:48:00 USAA Savings Bank, c/o Alltran Financial, LP,
 PO Box 722929, Houston, TX 77272-2929
 13944954 +EDI: WFFC.COM Sep 28 2017 01:48:00 Wells Fargo Bank, MAC Q2132-0013, PO Box 94423,
 Albuquerque, NM 87199-4423

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.,

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2017 at the address(es) listed below:

H. Jason Gold jason.gold@nelsonmullins.com,
 VA19@ecfcbis.com; jgold@ecf.epiqsystems.com; hjg@trustesolutions.net; robert.ours@nelsonmullins.com;
 lori.stewart@nelsonmullins.com
 Jeremy Calvin Huang on behalf of Debtor Matthew J Bullman jhuang@lawfirmvirginia.com
 Nisha Ryan Patel on behalf of Creditor Bank of America, N.A., npatel@siwpc.com,
 dsasser@siwpc.com; jmuncy@siwpc.com; drubin@siwpc.com; bjordan@siwpc.com; klane@siwpc.com; ewhite@siwpc.com;
 c.com; mfreeman@siwpc.com; ecfval@siwpc.com; ecfva2@siwpc.com; ecfva3@siwpc.com; siwpc@ecf.courtdrive.com

TOTAL: 3